

# EXHIBIT 18



Financial Freedom Acquisition LLC

PO Box 85400

Austin, TX 78708

Telephone: 800-441-4428

FAX : 866-447-2022

May 25, 2010

To the Estate of Robert Lee Durell



2430 Hiller Rd.

West Bloomfield, MI 48324

Re: Borrower: Durell, Robert Lee

Property Address: 2430 Hiller Rd West Bloomfield MI 48324

FHA Case No: [REDACTED] Investor No: [REDACTED]

Home Equity Conversion Mortgage

REDACTED

Home Equity Conversion Mortgage Repayment Notice

To the Estate of Robert Lee Durell

We are saddened to have recently learned of the passing of Robert Lee Durell and wish to convey our deepest sympathy to you and all family and friends.

As you may be aware, Robert Lee Durell obtained a reverse mortgage secured by the above-referenced property and serviced by Financial Freedom. Unlike traditional forward mortgages, reverse mortgages permit seniors to tap the equity they have built up over the years in their home without requiring monthly mortgage payments to satisfy the loan obligation. Upon the occurrence of a maturity event, of which the borrower's passing is one, the loan becomes due and payable. As we notify you now that the above referenced loan is due and payable, we are hopeful that our services have been true to our mission and have enhanced the financial security and independence of Robert Lee Durell.

Since the above-referenced loan is a Home Equity Conversion Mortgage sponsored by the Federal Housing Administration ("FHA"), we are responsible as the loan servicer to meet certain guidelines promulgated by the United States Department of Housing and Urban Development ("HUD"). Among those guidelines, HUD requires us to communicate with you about making arrangements to repay the loan within 30 days following our receipt of notice that a maturity event has occurred. It is important that you understand that this does not necessarily mean that you must tender full repayment proceeds within this 30 day period, but simply that you are responsible within this time period to advise us whether you intend to payoff the loan (whether by refinancing, use of other estate proceeds or by sale of the property), when you expect to be able to tender the payoff proceeds and what steps you will be taking to accomplish repayment. If you do not communicate with us in a timely manner concerning these matters, HUD mandates that we initiate foreclosure proceedings within six months after declaring the loan due and payable. Therefore, we ask that you complete the enclosed "Proposed Loan Repayment Schedule" and return it to us within 30 days in the enclosed envelope. This form details your plans for paying off the loan. In the meantime, it is imperative that you contact our office as soon as possible so that we may arrange any necessary extensions of time from HUD. As part of this process, you may be contacted by an FHA-approved appraiser to schedule an appointment to perform an appraisal of the above-referenced property.



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As of 5/25/2010, the balance of the above-referenced loan was \$191,544.81. Please understand that this is not a payoff figure and is provided only to give you an approximation of the amount currently owing under the loan. Please contact our Maturities Department at the number referenced below to provide evidence of your representation of the estate and obtain the exact amount due.

There are other factors we feel are important to bring to your attention. Until the loan is repaid, interest, mortgage insurance and monthly servicing fees will continue to accrue and be added to the principal balance of the loan. This simply means the loan balance will continue to grow until the loan is paid off. In addition, until the loan is paid off, property taxes must continue to be paid and hazard insurance must be kept in force. Please refer to the enclosed Repayment Notice for additional information on matters that should be taken into consideration in arranging repayment of the loan.

We regret having to direct your attention to these matters during this difficult time and want to assure you we are available to help you through the process.

Sincerely,

Andres Gomez

800-441-4428 ext 6918